





# DAILY NEWS.

TUESDAY, FEBRUARY 18, 1913.

HUNSEY & JORDAN, Prop'rs.  
JOHN B. HUNSEY, - Editor.

## Fire Insurance, H. B. 231.

We referred in Friday's issue to H. B. No. 231, on the subject of Fire Insurance. Upon more mature reflection we do not see that any legislation at all is needed. A policy of insurance is nothing more or less than a contract, and the law affords the same protection, and the same remedy for non-performance to this as to every other contract, and in all contracts it will be conceded that the representation must be truthful and correct.

Mr. Justice Blackstone referring to insurance policies says, "being contracts, the very essence of which consists in observing the purest good faith and integrity, they are vacated by any the least shadow of fraud or undue concealment—and are greatly encouraged and protected both by common law and acts of parliament." The concealment or suppression of any important fact, by the insured, which if known would have guided the Company's action in issuing a policy should very properly work a vitiation. Insurance is an indemnity only, and though the law should compel it to be made, it should do no more, and should not allow the door to be opened to fraud, whereby more than this indemnity might be possibly obtained.

Under this bill as it has passed the House, the Company must pay the amount for which the building is insured, irrespective of its actual value, and the premium paid is made positive evidence of its actual value, nor can the company combat it, nor can they rebuild if they see fit, (which is at least a seeming indemnity) but must absorb the loss. In such a case would not a wrong be worked upon a company which is no more nor less than an individual, and would not the very law itself justify and enforce that wrong? Would not the door be opened wide to fraud, and would not fraud be thus invited and encouraged. A house worth actually \$500, upon which he obtains \$1500 insurance. It is insured. It is right that A should recover \$1500? It is said yes, because the Company took the premium on \$1500. But might not that insurance have been obtained by collusion and fraud, and if so would not the law fail to protect the Company, and should any fraud fail of protection from the magistry of the law, which is so truly defined to be the "art of reason?"

Again A has a house actually worth \$500. A and the Company's agent corruptly agree to an insurance of \$1500 or more, and if burned, (and in such case it would be pretty apt to burn) they shall divide the \$1500. Would not this divide the parties to an improper obtain money, and would not the Company fail of redress, and just here we would ask might not the agent escape conviction by pleading that he thought that A's house was worth \$1500 or more.

It will not do to say as has been said that it is to be supposed that the Company would not have such agents. Insurance agents are no more honest or infallible than State officials or Church members, both have falsified their word, and betrayed trusts imposed. The law cannot so suppose, for if it did not suppose crimes would be committed, it would be useless to impose penalties in contemplation.

Again A has just completed a house at a cost of \$500 and which can be duplicated for \$500. The Company's agent may honestly believe this house to be worth \$1000. Now if A allows the agent to take \$1000 on his house which only cost \$500, and conceals the fact of its cost, and which if the Company knew, the insurance would be declined, ought not the suppression or concealment of this material fact, violate his policy and deprive him of recovering at all, or if allowed under this bill would not all above the \$500 received by A be a virtual theft, and should the law even wink at theft?

Any law, which in its operation induces or allows an injury to be done to one of contracting parties by the other is manifestly wrong. Under this bill such injury may easily be committed.

We could write much on this important matter if space allowed. We think honest insurers will be injured by this law. The foreign companies will withdraw, and the State companies cannot afford the required insurance. The State will lose revenue by their removal. The foreign companies, if they do business at all, will act through a broker, and the policies will be written in the State in which they reside, and the laws of such State will govern the contract of insurance and this law would become inoperative. If the foreign companies withdraw, the revenue which is large will not only be lost, but the State companies cannot furnish one hundredth part of the required insurance. Excessive insurance will produce fires, and honest people both insured and uninsured, will suffer thereby, for a fifteen hundred dollar policy rubbed against a five hundred dollar house will produce friction and cause fire.

We hope the Senate will kill this bill and put at rest all such useless legislation, and maintain the power and supremacy of such existing laws as do "command what is right and prohibit what is wrong."

AFTER to-day the Legislature will have only fifteen working days left and only one retraction act has yet passed.

To-day Senator Graham's salary bill, so often postponed, came up for a square vote.

## Waddell's Speech on Postal Savings-Banks.

Col. Waddell made an interesting speech on Postal Savings-Banks in the House of Representatives on Friday last, extracts from which are elsewhere published in this issue.

The subject is one which is attracting much attention throughout the country, and Col. Waddell's bill seems to have met the approval of leading journals and authorities in the North and West, as being the best plan yet proposed to accomplish the desired purpose. The highest endorsement of it, perhaps was given at the "Social Scientific Convention" which met in Cincinnati in May last, when a paper on the subject of Postal Savings-Banks was read by Hon. Robert P. Porter, of Chicago, in the course of which he said:

"A careful perusal and consideration of the various measures, somewhat similar in intent but diverse in detail, leads me to believe that all these measures, except that of the Post-Office Committee (Waddell's bill) are crude and impractical schemes, the very essence of which is an unnecessary and needless argument against them. Mr. Waddell's bill covers all the ground of the Robbins' bill, and gives, in addition all the machinery of a genuine 'Savings Bank.' In simplicity of detail, the Waddell bill has the advantage over all the others. As has been shown, it provides for everything, but leaves the details of the arrangement to be provided for by the heads of the various departments. It is a 'general computation, estimate that under the Waddell bill as a law, the cost of management cannot be less than 2 per cent. upon the gross amount of the deposits received, and under the Robbins' bill, at least as much. By the terms of Mr. Waddell's bill, the money received from the people, whether invested in bonds or scribbled debt, or pass book account, is to be placed in the hands of the Treasurer of the United States in redeemable bonds which now bear high rate of interest. . . . Should the Waddell bill become a law, the time is not far distant when the Treasury will have a balance of \$1,000,000,000—half the sum of the national debt—to the postal savings-banks."

Col. Waddell then took up the Phillips bill, and pointed at the objections to it, and proceeded to discuss at length the Robbins bill, contrasting its provisions with those of his own bill and giving some instructive statistics and facts in regard to the practical working of the money-order system of the Post Office Department, and saying, in conclusion of this part of his remarks:

"Therefore the bill reported by me, so far as savings, small deposits, &c., are concerned, is strictly a postal savings-bank scheme, and one which, while containing every valuable feature of the other bills, goes much farther, providing for all details, is simpler, less costly, and requires fewer employees in its management than either of them, as will appear from the tables which I give."

Continuing, he said:

THE PEOPLE.  
The laboring classes, who to-day have \$500,000,000 in savings-banks and about \$500,000,000 in bonds, are hidden away in hollow trees, in the niches of walls, and in old stockings, or small, nor 3 1/2 per cent. certificates, which may be lost or destroyed.  
Bonds and certificates are a good investment for the middle and wealthy classes, who can take care of them. They will purchase them, and by their means will aid largely in refunding the national debt; the Ways and Means measure ought to pass; but with it the laboring men who are not able to avail themselves of its advantages are entitled to a genuine savings depository; not a spurious concern, sailing under false colors, but such a one as only the Post-Office Department has the machinery or can manage successfully—a depository through whose agency this Government can borrow \$1,000,000,000 from the poor who cannot and do not desire to invest in bonds.  
The Treasury, under the Ways and Means bill, can gather the savings of the middle and wealthy classes, and through the agency of the Post-Office Department it can also absorb the small savings of the poor.  
The two measures should go hand in hand. Neither is complete without the other, but no postal depository, so called, can succeed which does not provide both entire security and facility of withdrawal, while at the same time giving evidence of indebtedness, the loss of which does not involve the loss of depository's savings. That the poorer classes do not desire to have their earnings invested in bonds; that they prefer a lower interest with the option of withdrawal at any time; that they constantly recurring desires and necessities cause them to shun any scheme which, in appearance even, ties up their money, is shown by

THE EXPERIENCE OF THE CANADIAN POSTAL BANK.  
A brief history of the Canadian system was then given, with comparative tabular statements, showing the difference in cost of management under the several systems of England, Canada, and the one proposed by him, and concluding his speech as follows:

It is of no possible pecuniary or other interest to the Government whether the money of the people is invested in long bonds or short bonds, postal savings certificates, 3 1/2 per cent. certificates, or pass-book accounts; whether that money is procured through the agency of the Treasury syndicate, national banks, or the Post-Office Department, so that it is obtained at reasonable rate of interest and at the least possible expense in the way of fees, percentages to agents and other similar deductions from the face value of its obligations. If the Government borrows from its citizens through the direct agency of the Treasury and gives them its obligations in the shape of 4 per cent. bonds, it derives no advantage from that plan over that of borrowing through the agency of the Post-Office Department and giving to its people its obligations in the form of pass-book accounts and inscribed debt upon the books of the Treasury. In either case the money is received, in either case a per cent. interest is paid, in either case the money is used in refunding the national indebtedness; but there is a most important advantage which the postal savings system possesses over any other plan.  
It is that it reaches down to the new-boy, the washerwoman, the laborer, the mechanic, the soldier, the sailor, and the factory operative, and takes up, as with a sponge, the small drops which the Treasury with its bonds system can never reach, the hundred of millions of the grand amount of which few can have any conception; and in so doing this postal savings system will perform a greater work than the bonds system, and will do so at less cost and with less expense than all the other plans. It will promote thrift, it will elevate the poor man and give him self-respect; it

will save his family from starvation in times of business depression, it will prevent labor riots and communism, it will cement the masses with a common interest for the integrity of the Government. It will give protection to the poor citizen, such a protection as the Constitution contemplates, but which he has never as yet received. The Government owes this protection to its people and they will show their thanks to the Congress which awards it.  
If any other plan, misnamed postal savings, is adopted it will fail of its purpose, and will entail, as I have shown, an expense of 5 per cent. on the face value of the obligations issued. Let us have one which can be managed at an expense of less than 1 per cent.

## The Secretary of Finance.

The appointment to this high position has been tendered by the Governor to the Hon. John Manning, of Chatham, a gentleman on whom the honor would sit with peculiar grace and appropriateness. Mr. Manning has not yet signified his acceptance and as we are informed, will not decide until this evening.

## Democratic Meeting in Swift Creek Township.

The Democratic voters of Swift Creek Township assembled at Franklin on Saturday the 15th inst., and was called to order by J. J. L. McCullers, Jr., Chairman of the Executive Committee of the Township and upon motion Dr. P. P. Peace was called to the chair and Mr. Anderson acted as secretary. The Chair explained the object of the meeting to be to recommend a person for magistrate.

On motion a resolution was offered tending the thanks of the Democratic voters of the Township to Allen Adams, Esq., for the able and impartial manner he had discharged the duties of magistrate and regretting his aged and declining health, which was unanimously adopted. Nominations being in order Mr. Thos. Woodall was placed in nomination and received the unanimous recommendation for magistrate and the Chairman of the Executive Committee was requested to inform on the motion the choice and ask that he be appointed.

On motion it was resolved that the Democrats of Swift Creek Township have an abiding faith in the wisdom and fidelity of our State and Federal representatives, and that they will support them to the utmost of their power.

On motion the proceedings of this meeting was ordered to be furnished the Observer and News with request that they publish them. On motion the meeting adjourned.

ANDERSON BETTS, Sec'y.  
P. P. PEACE, Chm'n.

## Nailed to the Mast.

It is an easy matter to be generous toward other people's money. We have been prompted once or twice when we have turned over some of our exchequer to come out in favor of saving the State salaries as our guide, and be magnanimous and generous. Why should not other holders in North Carolina be as well paid as those of New York? Why should not our Governor receive \$10,000 a year, as the Governor of New York? Are not our other officials as "big dogs" as the Governor? Why should they be paid less than he? Why not pay them the big salaries of big officials? And when we come to think about it, why should France pay President Grevy \$100,000, and a great deal of extras, and the President of the United States—great as he is—receive but \$50,000? We know no reply but that it is not in accordance with the simplicity and economy of our Democratic form of government, where the people are the sovereigns, and the "bosses," and office-holders are public servants, not masters, for the latter to be paid large salaries.

North Carolina, when out of debt and prosperous, paid small salaries. It would be folly when poor and whelmed with debts she cannot pay—not to have the interest on her debts—for her to ape rich States and try to do as they do.

This is a free country. No man is compelled to hold office. North Carolina has never been, and is not now, poverty-stricken as to talent. She has hundreds of men just as capable as the most assiduous office-seekers and the most pampered office-holders. There is no greater mistake than to suppose any man is a necessity, and that when he dies the wheels of government must stop. Men, capable men, honest and reliable men, are about everywhere, and they are too modest to seek office and do not manifest the most pragmatical self-assertion and proclaim themselves "Powers of State." The State has been and can be just as well served in every particular on moderate salaries as on large. We repeat, in the past we were honest and sincere when we denounced extravagance and demanded reform, and we now mean to go back on our record. Nailed to the mast. Other papers may advocate higher salaries or insist upon the retention of the present salaries. Each paper must determine for itself. The Star three years ago, when the Legislature was in session, and the flag was flying in the air, and the flag was nailed to its place and cannot be lowered until the work is done.

## Capt. Alexander at Home.

Charlotte Observer.  
Capt. Alexander, Senator from Mecklenburg, came up home yesterday morning, and talks interestingly about the Legislature. He is free to confess that it has done little or nothing since having fixed the price of public printing, and that he would earnestly advise every one to take H. B. 13 for Coughs and Colds. Warranted to cure.

Merchants, Travelers, Visitors to New York, don't fail to remember that in order to accommodate and save your money, to make war on prices, and to fill the largest hotel in New York, the mammoth Grand Central, on Broadway, will hereafter be kept on a permanent basis, with a new plan. The American plan including meals and lodging \$2.50 or \$3.00, and the European plan \$1.00, and upwards per day. An elegant restaurant, at moderate prices is connected with the hotel.

## The Legislature.

Correspondence of the News  
Oxford, Feb. 18th, 1913.

It is but fair that our representatives should know something of the feelings and opinions of their constituents in regard to the work they are doing for them, and that they already have up for consideration. I propose to throw in my mite in the way of a rambling hurried letter in the people's column this morning. Something of approval, something of criticism and something of suggestion. Up to a week or so ago this Legislature was growing in the esteem and approval of the people. But the session is now fast passing away and there is a growing feeling of uneasiness as to the final summing up. From a casual reading of the reports in the News it does look as if much time is wasted in the consideration of bills—special legislation—of the object of which is not clearly already, and that which is not, could be included in some general law. Here is an opportunity for some member to make a name by watching and pointing out the things that are going wrong. For this is fast growing to be the greatest bane of all our legislative bodies. Rigorously excluding these bills would give ample time for the consideration of the few general questions people desire discussed and legislated upon. The Democratic party is likely to hold the State during good behavior and it is needless to continue to dodge the question of the public debt. Digging down to the bone, and working out the details of a matter of growing importance and concern to the people. Why not give us the pell punch or just a little more of taxation and put a small fund into our honest treasurers hands to see how they do with it. When offered low on the market? Retrenchment, economy is all very proper and devoutly to be desired. But if anything can be done let us staunch the big wound in the right district, sending out a million dollars of the hard earnings of our people. If an earnest appeal to our members at Washington would add to their exertions or accomplish any good would it not be well to send one at once on the "Tobacco Tax?" In debt with heavy carrying interest is not a means of development one of the trust means of economy. If the mineral wealth of the State is being so greatly and so grossly misrepresented, I cannot see how the office of State Geologist was not one of prime importance to our State and our people, who are in possession, but ignorant of the real value of the hidden treasure. If he is as certain that a general "No Fence" law would not suit every portion of our State, why not give us a local option law setting some day to take the vote by township or counties throughout the State, let us make at least an entering wedge into what of necessity must soon pass away.

If the constitution enjoins upon the Legislature to protect sheep and it is well established that they are killing them, it would be neglect of a plain duty to disregard appeals in their behalf. There is nothing clearer than that this protection means pay or punishment, and that a speedy death of the State is the result of neglect. This is not a question that can be left to the people. It is enjoined by the constitution as a special duty of the Legislature. I believe the people are not so stupid as to be misled in their opinions on the public road system. The sentiment is right that the present system is ruinously unjust and unfair to a great many of those who pay the taxes, and it is a question of time when they will turn themselves to work. Call the roads themselves—they stand as the best witness to condemn it—call the overworked and ask what they think of it—call the men who wish to buy land and settle up the country and ask what they think of it—call the commercial travelers, who carry out and create impressions of our State, ask what they think of it. Our country governments are improving and generally in good hands. County Commissioners by employing our criminals and levying a small tax in addition could secure a good and competent overseer, equipped with tools and implements and do this work at not less than one-half its cost, and rid our people of this burden, shame and nuisance as it now is. It would not be necessary to use any of the money to select one road running East and West through the county the first year, North and South the next, etc. The labor of one man with good and proper tools would be worth more than ten times that of one with tools such as are now used. Allow the tax to be paid in money or labor. Never permit criminals and employed labor to be worked in company. I have only touched upon these headings but have already written too much. I must add, however, that unless these matters are well considered and legislation had upon some of them, the people will be greatly disappointed. For paying 170 men \$4 a day for saving a few thousand dollars in the way of retrenchment would be but poor economy.

## Vegetine.

FOR  
DYSPEPSIA, NERVOUSNESS AND  
GENERAL DEBILITY.  
BENJAMIN D. STEVENS, Mass., 1878.  
We, the undersigned, having used Vegetine, take pleasure in recommending it to all those troubled with Dyspepsia, Nervousness, or General Debility, and in particular to those who are afflicted with Indigestion, Headache, Stomach Troubles, and all the ailments of the bowels, and impart a tone of vigor to the whole body.

## Vegetine.

FOR  
NERVOUS HEADACHE  
AND RHEUMATISM.  
CINCINNATI, O., April 9, 1877.  
Dear Sir, I have used your Vegetine for Nervous Headache, and also for Rheumatism, and have found it a relief from both and take great pleasure in recommending it to all who may be likewise afflicted.

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## MINCELLANEOUS.

### Vegetine

FOR  
CHILLS, SHAKES,  
FEVER AND AGUE.  
TARBORO, N. C., 1878.

Dr. H. R. STEVENS:—  
Dear Sir, I feel very grateful for what your valuable medicine, Vegetine, has done in my family. I wish to express my thanks by informing you of the wonderful cure of my son; also, to let you know that Vegetine is the best medicine I ever saw for Chills, Shakes, Fever and Ague. My son was sick with malarial fever, which left him with Hip-joint disease. My son suffered a great deal of pain all of the time the pain was so great he did nothing but cry. The doctors did not help him a particle, he could not lift his head from the floor, he could not move without crutches. I read your advertisement in the "Louisville Courier-Journal," that Vegetine was a great Blood Purifier and Blood Food. I tried one bottle, which was a great benefit. He kept on with the medicine, and gradually gained strength. He has taken lightness in all, and he is completely cured of his malarial fever. He is now a healthy boy, and I am a happy mother. I am a young man, fifteen years of age, who is coming on, he comes in, takes a dose of Vegetine. I have no doubt that Vegetine is the best medicine for all the diseases mentioned for Chills, Ague, Fever and Ague, and all the ailments of the bowels, and impart a tone of vigor to the whole body.

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## GROCERIES.

### D. T. Johnson,

Wholesale Grocer and Commission Merchant

We have just received a full, fresh and well selected stock of Groceries, consisting in part of:  
200 Bags Richmond Blended Meal,  
200 " Fresh Ground Flour,  
100 Bags Malted Meal,  
100 Bags Malted Meal,  
100 Bags Sugar,  
100 Bags Coffee,  
20 Boxes C. R. Sides,  
Stock Pans, Seed Oats,  
Corn, Pork, North Carolina Bacon,  
Lard, &c., &c., &c.  
We sell all the above at the lowest prices and remit promptly.  
Write for prices. We will make special figures to those buying in quantities.  
Feb. 18.

W. B. MANN, of an  
Agency with D. S. C. W. Y. Jones,  
W. B. MANN & CO.

## NEW FIRM!

W. B. MANN & CO.

Having formed a partnership under the above title, and taken the stand formerly occupied by H. H. Woodell, No. 4 Hargett Street, we are now carrying a full line of Groceries, including all the Groceries, Notions, Hardware, Cutlery, &c., &c., &c. We are determined to offer inducements to our customers, unsurpassed by any house in Raleigh. We are determined to give us a trial, and be convinced of what we say.  
Very respectfully,  
W. B. MANN & CO.

## SEED POTATOES

We will receive, about the 1st of February, our stock of Seed Potatoes of this season, Early Rose, Peerless and Jackson Whites.  
We will guarantee them to be genuine and first class seed, and will sell them as low as they can possibly be handled.  
HARDIN GRIMES & CO.  
Cottontown Notice.

I have associated with me in business, Capt. E. H. Brooks, late commander on U. S. A. and a member of Wake Forest. The business in issue will be conducted under the name and style of "Pritchard & Brooks." All parties interested to me will please come forward, and settle, as the day times for me to demand prompt settlement.  
JOS. F. PRITCHARD, JR.  
R. H. BROOKS.

## COMMISSION MERCHANTS

CORNER HILLSBORO & SALISBURY STS  
Raleigh, N. C.

## GENERAL GROCERS.

We keep always on hand fresh Eggs, Butter and Chickens, which we receive daily from our branch







